

2025 medical benefits from Centivo

# Taking care of your health. And your budget.



## A BETTER KIND OF HEALTH PLAN

**FREE**  
primary careLow  
deductiblePredictable  
copaysHigh-quality  
careEmergency  
coverage anywhere

## Partnership makes this plan different

It's proven that working with a primary care doctor can help keep you healthier, improve your healthcare experience and reduce emergency room visits, all of which keep your costs lower. That's why this plan is focused on a relationship between you and your doctor, with FREE primary care visits.

For most specialist care, you'll need a referral from your primary care doctor. This referral process makes sure you'll get the right care for your needs from in-network doctors.

### The doctors you can see

The Centivo Network is built on local, high-quality providers and health systems you know and trust. You'll also have access to:

- Urgent care when outside the network area, covered as in-network
- Emergency care no matter where you are, covered as in-network
- Virtual options for behavioral health, physical therapy and more

### FREE virtual primary care

Centivo's Virtual Primary Care practice is a convenient alternative to in-person primary care.

- Virtual appointments with no waiting rooms
- Trusted partner in your care for new or ongoing concerns
- Coordination with in-person doctors
- Easy-to-use, secure app

See who's in the Centivo Network, view plan details and more. Scan or go to [ensign.centivo.com](https://ensign.centivo.com).



# Your benefit highlight

	Partnership Plan
	In-network
Network	Centivo Network
Primary care doctor selection required	Yes
Primary care referrals to specialists required	Yes, with some exceptions*
Deductible (individual/family)	\$1,000/\$2,000
Out-of-pocket max. (individual/family)	\$4,000/\$8,000
Annual physical, vaccinations and screenings	<b>FREE</b>
Primary care (includes pediatricians)	<b>FREE</b>
Centivo Virtual Primary Care	<b>FREE</b>
Specialist	\$50 copay
Behavioral health	<b>FREE</b>
Basic imaging (such as X-rays)	\$20 copay
Advanced imaging (such as MRIs & PET scans)	\$200 copay after deductible
Outpatient surgery	\$500 copay after deductible
Inpatient surgery	\$900 copay after deductible
Urgent care	\$75 copay
Emergency room	\$500 copay

\* If you don't visit your designated primary care doctor for care or get a referral for specialist visits, your care will not be covered. No referral needed for OB/GYN, behavioral health, urgent, emergency or chiropractic care, lab work, physical, occupational or speech therapy. Referrals not required in the state of Washington.

## Defining key terms:

**Deductible:** The amount you pay out-of-pocket before the plan pays towards your healthcare costs.

**Copay:** A fixed dollar amount you pay for a healthcare service or visit.

**Coinsurance:** The percentage of costs you're responsible for after you meet your deductible.

**Out-of-pocket maximum:** The most you'll pay for any covered healthcare and pharmacy expenses during the plan year.

Learn more at [ensign.centivo.com](https://ensign.centivo.com) or by calling 800-981-8925.



This document provides an overview of the plan offering. Information is not a complete description of benefits..